

UNITED STATES BANKRUPTCY COURT
WESTERN DISTRICT OF TENNESSEE

In re: Joseph Dale Baker
Pauline Denise Baker

Case No. 17-28521-DSK

Debtors:

Chapter 13

CHAPTER 13 PLAN

ADDRESS: (1) 2526 Bassfield
Memphis, TN 38133

(2) 2526 Bassfield
Memphis, TN 38133

PLAN PAYMENT:

Debtor(1) shall pay \$ 374.00 weekly, every two weeks, semi-monthly, or monthly, by:

PAYROLL DEDUCTION From: **Quality Drivers Solutions**
2068 Summer Oaks Dr., Ste 104,
Bartlett, TN 38134

OR () DIRECT PAY

Debtor(2) shall pay \$ weekly, every two weeks, semi-monthly, or monthly, by:

PAYROLL DEDUCTION From: OR () DIRECT PAY

1. THIS PLAN [Rule 3015.1 Notice]:

- (A) CONTAINS A NON-STANDARD PROVISION. [See plan provision #19] YES NO
(B) LIMITS THE AMOUNT OF A SECURED CLAIM BASED ON A VALUATION
OF THE COLLATERAL FOR THE CLAIM. [See plan provisions #7 and #8] YES NO
(C) AVOIDS A SECURITY INTEREST OR LIEN. [See plan provision #12]. YES NO

2. ADMINISTRATIVE EXPENSES: Pay filing fee and Debtor(s)' attorney fee pursuant to Confirmation Order.

3. AUTO INSURANCE: Included in Plan; OR Not included in Plan; Debtor(s) to provide proof of insurance at §341 meeting.

4. DOMESTIC SUPPORT:

Monthly Plan Payment:

None Paid by: Debtor(s) directly Wage Assignment, OR Trustee to:
ongoing payment begins \$
Approximate arrearage:

5. PRIORITY CLAIMS:

-NONE- Amount \$

6. HOME MORTGAGE CLAIMS: Paid directly by Debtor(s); OR Paid by Trustee to:

<u>Bank of America, N.A.</u>	ongoing payment begins <u>January 2018</u>	\$ <u>1,095.00</u>
	Approximate arrearage: <u>6,567.42</u>	Interest <u>0.00</u>
		\$ <u>110.00</u>

7. SECURED CLAIMS:

[Retain lien 11 U.S.C. §1325 (a)(5)]	Value of Claim: <u> </u>	Rate of Interest <u> </u>	Monthly Plan Payment: <u> </u>
<u>Cavalry SPV I, LLC</u>	<u>3,040.88</u>	<u>5.25</u>	<u>\$58.00</u>
<u>SN Servicing Corporation</u>	<u>4,920.28</u>	<u>0.00</u>	<u>\$106.00</u>
<u>Countryside Lake Homeowners Association,</u>	<u>441.60</u>	<u>5.25</u>	<u>\$9.00</u>

8. SECURED AUTOMOBILE CLAIMS FOR DEBT INCURRED WITHIN 910 DAYS OF FILING, AND OTHER SECURED CLAIMS FOR DEBT INCURRED WITHIN ONE YEAR OF FILING:

[Retain lien 11 U.S.C. §1325 (a)]

-NONE-

Value of Collateral:

0.00

Rate of Interest

0.00

Monthly Plan Payment:

0.00

9. SECURED CLAIMS FOR WHICH COLLATERAL WILL BE SURRENDERED; STAY IS TERMINATED UPON CONFIRMATION FOR THE LIMITED PURPOSE OF GAINING POSSESSION AND COMMERCIALLY REASONABLE DISPOSAL OF COLLATERAL:

-NONE-

Collateral:

10. SPECIAL CLASS UNSECURED CLAIMS:

	Amount:	Rate of Interest	Monthly Plan Payment:
General Sessions Criminal Ct (Class 1)	<u>467.22</u>	<u>0.00</u>	<u>\$94.00</u>

11. STUDENT LOAN CLAIMS AND OTHER LONG TERM CLAIMS:

Independent Bank Not provided for **OR** General unsecured creditor

12. THE JUDICIAL LIENS OR NON-POSSESSORY, NON-PURCHASE MONEY SECURITY INTEREST(S) HELD BY THE FOLLOWING CREDITORS ARE AVOIDED TO THE EXTENT ALLOWABLE PURSUANT TO 11 U.S.C. §522(f):

-NONE-

13. ABSENT A SPECIFIC COURT ORDER OTHERWISE, ALL TIMELY FILED CLAIMS, OTHER THAN THOSE SPECIFICALLY PROVIDED FOR ABOVE, SHALL BE PAID AS GENERAL UNSECURED CLAIMS.

14. ESTIMATED TOTAL GENERAL UNSECURED CLAIMS: \$23,221.00

15. THE PERCENTAGE TO BE PAID WITH RESPECT TO NON-PRIORITY, GENERAL UNSECURED CLAIMS IS:

%, OR,
 THE TRUSTEE SHALL DETERMINE THE PERCENTAGE TO BE PAID AFTER THE PASSING OF THE FINAL BAR DATE.

16. THIS PLAN ASSUMES OR REJECTS EXECUTORY CONTRACTS:

None

Assumes

OR Rejects.

17. COMPLETION: Plan shall be completed upon payment of the above, approximately 60 months.

18. FAILURE TO TIMELY FILE A WRITTEN OBJECTION TO CONFIRMATION SHALL BE DEEMED ACCEPTANCE OF PLAN.

19. NON-STANDARD PROVISION(S):

Independent Bank: Debt will be paid outside of the plan as per court order. (Case No. 14-30935-JDL)

ANY NON-STANDARD PROVISION STATED ELSEWHERE IS VOID.

20. CERTIFICATION: THIS PLAN CONTAINS NO NON-STANDARD PROVISIONS EXCEPT THOSE STATED IN PROVISION 19.

/s/ B. David SweeneyB. David Sweeney TN BPR # 012821Debtor(s)' Attorney Signature or Pro Se Debtor(s)' Signature(s)Date 09/19/2017